

Case Document 22-10964-mg

Judge: Honorable Martin Glenn

I am a 69yo, widow, who deposited my crypto into Celsius. BTC 4, Eth 15, Polygon 2200, etc., I understood the risk that the value could go down. The volatility of crypto currency is apparent. I didn't sign up to be scammed, in a structured Ponzi scheme. I will never be able to accumulate any wealth at my age, I'm old. I will have to go back to work, if I can find work, if I can manage my health to be able to work. I cannot survive on \$1500 a month social security check. The importance of this investment, would bridge the gap in my income for survival in high inflation and recession. The devastation to my life situation is irreparable, its despair, hopelessness, its failure, a slow death, that eats at you every minute of every day. It takes your heart, mind, soul and body. I have become a shell of a person and obsess on how to fix it. Maybe I should go to the southern border and get a job. It's crazy, I have never crossed to the dark side, but desperation can make you do and think strange things, especially when you are alone and in despair.

People will say, you knew the risk, yes. But even, multimillion dollar companies were caught in the web that Alex Mashinsky created. These are sophisticated, high dollar financiers, that were pulled into the hole of Celsius. Celsius did this with the cryptocurrency of their depositors. PAY Depositors first!!!

I want my crypto coins back!!

Celsius took our crypto coins, paid rewards in crypto coins, made loans on crypto coins, and collateralized depositors BTC and etherium for loans, and has a BTC mining company. Celsius business format is crypto currency. I don't want to be paid in fiat.

Deceptive practices is evident in his weekly AMA, in his own words, out of his own mouth on tape!! Celsius is safe, Depositors get paid first, etc. ...

STOP paying management. They created this mess. I don't believe that they have any skin in this game. I believe that they took their monies and crypto investments out of Celsius a year ago. I am sure that they have private wallets, dispersed among family members or have off shore accounts.

Preferred status, special terms for certain loan companies. I don't understand how Celsius required depositors who got Celsius loans to collateralize loans with their BTC and dispersed loans to companies with no collateralization on their loans. And why was Tether who is lead equity investor, part owner of Celsius, liquidated \$1.3b BTC, on their loan from Celsius? And returned some money/BTC back to Celsius? Is it shell game?

And why did Celsius shuffle assets on their balance sheet?

In April, Celsius made a change to their format with custody and earned. I believe that the intent, or implied terms of contract process was negated when the funds were comingled. Celsius wanted to capture more crypto to help their declining balance sheet. Why did they do this? Then stop all withdrawals? Then file bankruptcy? Is there a time frame of 90 or 120 days that relieves them from certain liabilities? After all, timing is everything and with a million dollar lawyer team, paid by the depositors, I'm sure there were conversations on this.

The SEC had a cease and desist order on Celsius in Kentucky, New Jersey, Alabama and Texas, September 2021. Is Celsius above the law?

The Keyfi lawsuit, states that..."Celsius had naked exposure to the market, not mitigating risk"... states that "lacked basic security controls to protect the billions of dollars in customers funds the held"... states "accused Celsius founder of "enriching himself" and allegedly transferring funds from the Oxb1 address to his wife and the company of running a

Ponzi Scheme. And states that..."Clients were unaware of these activities and were unaware that the company included, as part of their terms of service, a clause in which they allegedly agreed to transfer ownership of the funds from their addresses to Celsius."

I believe that it will take years for this case to be resolved. The process of removing Crypto Currency Market from the Fiat Market, to define its status, create regulation and establish its own regulatory agency could take ten years or more. The depositors will be lost in the cluster of illegal transactions and decided by those who don't understand the crypto market or comprehend what crypto is and its part in the future of America. What is needed is a swift liquidation, to save any crypto for the benefit of depositors, and stop the cash flow (depositors crypto) into the pockets of lawyers. Some of us will be deceased before we see the conclusion of this case, should there be any crypto left.

Your Honor, I pray that you are guided by the founding fathers of the justice system to ensure the new and alternative financial era is based on factual and fair practices. It is a daunting responsibility and immense task to set precedence in an entirely new arena of the financial market that will determine the future of 1.6 million depositors of today and millions more in the future.

Thank you for your time and consideration of a few points made by a Celsius depositor. I want my crypto currency back!

Diana S. H.